

DEPARTMENT OF THE ARMY
HEADQUARTERS, JOINT READINESS TRAINING CENTER AND Fort Polk
FORT POLK, LOUISIANA 71459-5341

CIVILIAN PERSONNEL
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**2007 Federal Employees Dental and Vision Insurance Program
(FEDVIP) Open Season**

Open Season for the new *Federal Employees Dental and Vision Insurance Program* (**FEDVIP**) will run November 13 through December 11, 2006.

OPM has selected the providers and announced the premiums for the new supplemental dental and vision benefits that will soon be available to Federal employees.

FEDVIP website. The specifics of each plan's benefits, including deductibles, are in the individual plan brochures which are posted and are available for downloading at the OPM FEDVIP website www.opm.gov/insure/dentalvision. Employees are encouraged to visit the FEDVIP website and click on **Plan Information** for additional information regarding FEDVIP including plan rates, a summary of benefits, links to plan websites, and Frequently Asked Questions (FAQs).

Who is eligible to enroll in the FEDVIP? Federal and U.S. Postal Service employees eligible for FEHB coverage (whether or not enrolled) and annuitants/survivor annuitants/compensationers (regardless of FEHB eligibility) are eligible to enroll.

FEDVIP Plans.

Seven plans have been contracted to provide dental insurance and three plans to provide vision insurance under FEDVIP.

Four dental plans offer nationwide coverage:

- Aetna
- GEHA
- MetLife
- United Concordia

Three dental plans are regional:

- GHI (in New York and parts of New Jersey, Pennsylvania and Connecticut)
- CompBenefits (in 21 states)
- Triple-S, Inc. (in Puerto Rico)

All three vision plans offer nationwide coverage:

- BlueCross BlueShield
- Spectera, Inc.
- Vision Service Plan (VSP)

Enrollment. Enrollment in FEDVIP takes place exclusively through BENEFEDS at [Uwww.BENEFEDS.comU](http://www.BENEFEDS.com) or by telephone at: 1-877-888-FEDS (1-877-888-3337) or TTY 1-877-889-5680. Enrollment in FEDVIP does NOT take place directly with an insurance plan.

Note: Employees cannot enroll or change their enrollment in a FEDVIP plan using the Health Benefits Election Form (SF 2809) or through an agency self-service system, such as Employee Express, PostalEase, EBIS, MyPay, or Employee Personal Page.

FEDVIP versus FEHB: What's Different? It's important to understand that FEDVIP and FEHB are entirely separate programs. Some FEHB plans will continue to offer coverage of some dental and vision services. Some also offer non-FEHB dental and vision services. FEDVIP provides supplemental dental and vision insurance coverage. Some carriers participate in both FEHB and FEDVIP.

Individuals eligible to enroll in both programs can choose to enroll in FEHB only, FEDVIP only, both, or neither. They can also choose different enrollment types for each program – enrolling, for example, in Self and Family coverage under FEHB, but Self Only coverage under FEDVIP.

Here are some of the key differences between FEDVIP and FEHB:

	FEHB	FEDVIP
Types of Enrollment	<ul style="list-style-type: none">- Self- Self and Family	<ul style="list-style-type: none">- Self- Self Plus One- Self and Family
Premium conversion (pre-tax payment of premiums)	<ul style="list-style-type: none">- Optional for employees- Not available for annuitants	<ul style="list-style-type: none">- Required for employees- Not available for annuitants
Qualifying Life Events	<ul style="list-style-type: none">- Includes all events allowed by Internal Revenue Code Section 125	<ul style="list-style-type: none">- Limited
Premium contributions	<ul style="list-style-type: none">- Government contribution toward premiums	<ul style="list-style-type: none">- No Government contribution; enrollees pay 100% of premiums

Enrollment	<ul style="list-style-type: none"> - Enroll through agency human resources office or retirement system, often via access to a self service system such as Employee Express, EBIS, MyPay, Annuitant Express, etc. 	<ul style="list-style-type: none"> - Enroll through BENEFEDS.com
Carrying coverage into retirement and enrolling as an annuitant	<ul style="list-style-type: none"> - Must meet "5-year rule" to carry into retirement and generally cannot enroll as an annuitant. 	<ul style="list-style-type: none"> - No 5-year rule. Can carry into retirement if retiring on an immediate annuity, including retiring on disability. Can enroll as an annuitant during any Open Season or because of a Qualifying Life Event.
Disputed claims process	<ul style="list-style-type: none"> - Uniform claims review processes among plans. - If claim still denied after reconsideration by plan, enrollee may request OPM review 	<ul style="list-style-type: none"> - Claim review processes differ among plans. If plan still denies claim after completing all its review procedures, enrollee may request review by independent third party mutually agreed to by the plan and OPM. - No OPM review of disputed claims.
31-day extension of coverage	<ul style="list-style-type: none"> - Yes 	<ul style="list-style-type: none"> - No
Temporary continuation of coverage (TCC)	<ul style="list-style-type: none"> - Yes 	<ul style="list-style-type: none"> - No
Spouse equity coverage	<ul style="list-style-type: none"> - Yes 	<ul style="list-style-type: none"> - No
Right to convert to an individual policy	<ul style="list-style-type: none"> - Yes 	<ul style="list-style-type: none"> - No
Annuitant cancellation of coverage or suspension of enrollment	<ul style="list-style-type: none"> - Annuitants can cancel coverage at any time but cannot re-enroll. Annuitants can suspend coverage under certain circumstances. 	<ul style="list-style-type: none"> - Annuitants can only cancel coverage during Open Season. Annuitants can re-enroll during future Open Seasons. There is no suspension of coverage.

PREMIUMS: Premiums will be deducted from enrollees' pay or annuity when possible. Deductions from pay will be on a pre-tax basis (premium conversion) for employees. Deductions from annuity payments will not be on a pre-tax basis for annuitants. For open season enrollments, FEDVIP coverage will be effective December 31, 2006, even though premium deductions will not begin until the pay period that starts on January 7, 2007.

Enrollees will receive confirmation of their open season enrollment from the plan(s) they enrolled in within 15 calendar days after the end of open season. Those who enroll outside of open season will receive confirmation from their plan within 15 days after the date they enrolled using BENEFEDS.

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DONALD R. MALLET
Director, Civilian Personnel
Advisory Center